

United States Bankruptcy Court  
Middle District of Pennsylvania

In re:  
MaryEllen Payne  
Debtor

Case No. 20-02682-MJC  
Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0314-5  
Date Rcvd: Oct 02, 2023

User: AutoDocke  
Form ID: 3180W

Page 1 of 3  
Total Noticed: 34

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

**Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 04, 2023:**

Recip ID	Recipient Name and Address
db	+ MaryEllen Payne, 180 Ice Lake Drive, Mountain Top, PA 18707-9654
cr	Americredit Financial Services, Inc. Dba GM Finan, Dba GM Financial, P.O Box 183853, TX 76096
5357778	Commonwealth Health, PO Box 637289, Cincinnati OH 45263-0877
5357783	+ Elite Revenue Solutions, 200 N River Street, Wilkes Barre PA 18702-2405
5357787	+ John Fisher, 126 South Main Street, Pittston PA 18640-1739
5357788	+ Luzerne County Tax Claim Bureau, 200 North River Street, Wilkes-Barre PA 18711-1004
5357791	Mountain Top Sanitary Authority, 129 Morio Drive, Mountain Top PA 18707
5379599	+ Mountaintop Area Joint, Sanitary Authority, c/o Donald G Karpowich Esq, 85 Dasher Road, Drums, PA 18222-2624
5357793	+ Northeast Revenue Service LLC, 200 North River Street, Wilkes Barre PA 18711-1004
5357794	+ Split Rock Galleria, Financial Services, PO Box 547C, Lake Harmony PA 18624-0820
5357795	+ Split Rock Resort, 100 Moseywood Road, PO Box 19, Lake Harmony PA 18624-0019
5357796	+ Stabilis Split Rock JV, LLC, PO Box 547-B, Lake Harmony PA 18624-0819
5357797	+ Vacation Charters, 6560 N. Scottsdale Road, #F105, Scottsdale, AZ 85253-4412

TOTAL: 13

**Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.**

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	+ EDI: PHINAMERI.COM	Oct 02 2023 22:41:00	AmeriCredit Financial Services, Inc. dba GM Financ, 4000 Embarcadero Dr., Arlington, TX 76014-4101
5391427	EDI: PHINAMERI.COM	Oct 02 2023 22:41:00	AmeriCredit Financial Services, Inc., dba GM Financial, 4000 Embarcadero Dr., Arlington, TX 76014
5365064	EDI: PHINAMERI.COM	Oct 02 2023 22:41:00	Americredit Financial Services, Inc., Dba GM Financial, P.O Box 183853, Arlington, TX 76096
5357780	Email/Text: ebnotifications@creditacceptance.com	Oct 02 2023 18:44:00	Credit Acceptance Corporation, 25505 W 12 Mile Rd, Southfield MI 48034-1846
5357782	+ Email/PDF: MerrickBKNotifications@Resurgent.com	Oct 02 2023 18:47:32	CW Nexus Credit Card Holdings, 101 Crossways Park, Woodbury NY 11797-2020
5361091	Email/PDF: MerrickBKNotifications@Resurgent.com	Oct 02 2023 18:47:18	CW Nexus Credit Card Holdings I, LLC, Resurgent Capital Services, PO Box 10368, Greenville, SC 29603-0368
5357775	+ EDI: CAPITALONE.COM	Oct 02 2023 22:41:00	Capital One, PO Box 30281, Salt Lake City UT 84130-0281
5357776	+ Email/Text: BKBCNMAIL@carringtonms.com	Oct 02 2023 18:44:00	Carrington Mortgage Services LLC, 1600 South Douglass Road, Anaheim, CA 92806-5948
5358275	+ Email/Text: bankruptcy@cavps.com	Oct 02 2023 18:44:00	Cavalry SPV I, LLC, 500 Summit Lake Drive, Ste 400, Valhalla, NY 10595-2321
5357777	+ Email/Text: enotifications@santanderconsumerusa.com		

		Oct 02 2023 18:44:00	Chrysler Capital, PO Box 961245, Fort Worth TX 76161-0244
5357781	+ Email/Text: ebnnotifications@creditacceptance.com		
		Oct 02 2023 18:44:00	Credit Acceptance Corporation, PO Box 513, Southfield MI 48037-0513
5357779	Email/Text: ebnnotifications@creditacceptance.com		
		Oct 02 2023 18:44:00	Credit Acceptance Corporation, PO Box 5070, Southfield MI 48086-5070
5357784	+ EDI: AMINFOFP.COM		
		Oct 02 2023 22:41:00	First Premier Bank, 3820 N Louise Avenue, Sioux Falls SD 57107-0145
5357786	+ EDI: PHINAMERI.COM		
		Oct 02 2023 22:41:00	GM Financial, PO Box 181145, Arlington TX 76096-1145
5357785	^ MEBN		
		Oct 02 2023 18:38:08	Geisinger, 100 North Academy Ave, Danville PA 17822-3941
5357790	+ Email/Text: mmrgbk@miramedrg.com		
		Oct 02 2023 18:44:00	MiraMed Revenue Group LLC, 360 E. 22nd St., Lombard IL 60148-4924
5357792	+ EDI: NAVIENTFKASMSERV.COM		
		Oct 02 2023 22:41:00	Navient, 123 Justiston Street 3rd Floor, Wilmington, DE 19801-5363
5362579	+ EDI: PENNDEPTREV		
		Oct 02 2023 22:41:00	PA Department of Revenue, Bankruptcy Division, PO Box 280946, Harrisburg, PA 17128-0946
5362579	+ Email/Text: RVSVCBICNOTICE1@state.pa.us		
		Oct 02 2023 18:44:00	PA Department of Revenue, Bankruptcy Division, PO Box 280946, Harrisburg, PA 17128-0946
5358919	+ Email/Text: enotifications@santanderconsumerusa.com		
		Oct 02 2023 18:44:00	Santander Consumer USA, Inc., d/b/a Chrysler Capital, P.O. Box 961275, Fort Worth, TX 76161-0275
5365386	+ Email/Text: enotifications@santanderconsumerusa.com		
		Oct 02 2023 18:44:00	Santander Consumer USA, Inc., d/b/a Chrysler Capit, P.O. Box 961245, Fort Worth, TX 76161-0244
5372572	EDI: AIS.COM		
		Oct 02 2023 22:41:00	Verizon, by American InfoSource as agent, PO Box 4457, Houston, TX 77210-4457

TOTAL: 22

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr	*+	Santander Consumer USA, Inc., d/b/a Chrysler Capit, P.O. Box 961245, Fort Worth, TX 76161-0244
5368744	*P++	AMERICREDIT FINANCIAL SERVICES DBA GM FINANCIAL, PO BOX 183853, ARLINGTON TX 76096-3853, address filed with court., AmeriCredit Financial Services, Inc., dba GM Financial, P O Box 183853, Arlington, TX 76096
5365065	*P++	AMERICREDIT FINANCIAL SERVICES DBA GM FINANCIAL, PO BOX 183853, ARLINGTON TX 76096-3853, address filed with court., Americredit Financial Services, Inc., Dba GM Financial, P.O Box 183853, Arlington, TX 76096
5368646	*+	Carrington Mortgage Services, LLC, 1600 South Douglass Road, Anaheim, CA 92806-5948
5357789	*+	MaryEllen Payne, 180 Ice Lake Drive, Mountain Top PA 18707-9654

TOTAL: 0 Undeliverable, 5 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

District/off: 0314-5  
Date Rcvd: Oct 02, 2023

User: AutoDocke  
Form ID: 3180W

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Total Noticed: 34

Date: Oct 04, 2023

Signature: /s/Gustava Winters

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 2, 2023 at the address(es) listed below:

Name	Email Address
Brian Nicholas	on behalf of Creditor THE BANK OF NEW YORK MELLON F/K/A The Bank of New York as trustee for registered Holders of CWABS, Inc., Asset-Backed Certificates, Series 2004-12 bnicholas@kmlawgroup.com
Denise E. Carlon	on behalf of Creditor THE BANK OF NEW YORK MELLON F/K/A The Bank of New York as trustee for registered Holders of CWABS, Inc., Asset-Backed Certificates, Series 2004-12 bkgroup@kmlawgroup.com, bkgroup@kmlawgroup.com
J. Zac Christman	on behalf of Debtor 1 MaryEllen Payne zac@jzacchristman.com office@fisherchristman.com
Jack N Zaharopoulos	TWecf@pamd13trustee.com
John Fisher	on behalf of Debtor 1 MaryEllen Payne johnvfisher@yahoo.com fisherlawoffice@yahoo.com
United States Trustee	ustpregion03.ha.ecf@usdoj.gov
William E. Craig	on behalf of Creditor AmeriCredit Financial Services Inc. dba GM Financial ecfmail@mortoncraig.com, mortoncraigecef@gmail.com
William E. Craig	on behalf of Creditor Santander Consumer USA Inc., d/b/a Chrysler Capital ecfmail@mortoncraig.com, mortoncraigecef@gmail.com

TOTAL: 8

**Information to identify the case:**

Debtor 1

MaryEllen Payne

First Name Middle Name Last Name

Social Security number or ITIN xxx-xx-8084

EIN --

Debtor 2

(Spouse, if filing)

First Name Middle Name Last Name

Social Security number or ITIN ----

EIN --

United States Bankruptcy Court Middle District of Pennsylvania

Case number: 5:20-bk-02682-MJC

12/18

**Order of Discharge****IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

MaryEllen Payne

10/2/23**By the  
court:**Mark J. Conway, United States  
Bankruptcy Judge**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2>**



- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**